YOUR ONESURVEY HOME REPORT

ADDRESS

Erin View
Slockmill
Drummore, Stranraer
DG9 9HG

PREPARED FOR

George & Shirley Sephton

INSPECTION CARRIED OUT BY:



HOME REPORT GENERATED BY:



Document Index

Document	Status	Prepared By	Prepared On
Single Survey	Final	Dumfries - Allied Surveyors Scotland Ltd	26/06/2025
Mortgage Certificate	Final	Dumfries - Allied Surveyors Scotland Ltd	26/06/2025
Property Questionnaire	Final	Mr & Mrs. George & Shirley Sephton	27/06/2025
EPC	Final	Dumfries - Allied Surveyors Scotland Ltd	30/06/2025

Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you log onto www.onesurvey.org (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

PART 1

SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



Single Survey

Survey report on:

Customer	Mr & Mrs. George & Shirley Sephton	
Selling address	Erin View	
	Slockmill	
	Drummore, Stranraer	
	DG9 9HG	
Date of Inspection	23/06/2025	
Prepared by	Scott Morton, BSc (Hons) MRICS Dumfries - Allied Surveyors Scotland Ltd	

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property. ¹

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

¹ Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller:
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report. 2

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and

² Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Rules of Conduct.

- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.*

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not

significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

- 2.3.1 <u>Category 3</u>: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2.3.2 <u>Category 2</u>: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 Category 1: No immediate action or repair is needed.

WARNING: If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an

arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- *There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- ➤ *There are no particularly troublesome or unusual legal restrictions;
- *There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property

1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the Surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the Surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the Surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities will not be inspected or reported on.

Description	The subjects comprise a detached, single story cottage.
Accommodation	The accommodation comprises: Ground Floor: Entrance hall, living room, kitchen, bathroom, store room/study, 3 bedrooms.
Gross internal floor area (m2)	The gross internal floor area of the subjects is approximately 102m2.
Neighbourhood and location	The subjects are situated in a remote rural location approximately 4 miles south-east of the village of Drummore. The subjects are surrounded by bare fields and agricultural land and are accessed by a shared, private road through the steading of the neighbouring farm. Nearby amenities are extremely limited with the most extensive amenities being available in the town of Stranraer approximately 20 miles north by road.
Age	The subjects are understood to have originally been constructed in the 1850s.
Weather	At the time of inspection, weather conditions were dry and overcast.
Chimney stacks	Visually inspected with the aid of binoculars where required. There are two chimney stacks, one of which is of stone construction, the other of which is of brick construction. The chimney stacks have cement flashings and have been finished externally in paintwork.

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Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where required.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.
	Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The main roof is pitched, timber framed and slated.
	Access hatches to the roof spaces are situated in the inner hallways. Within the roof spaces, mineral wool was noted to be laid to a depth of approximately 200 mm at ceiling joist level. The roof was seen to have a layer of bituminous under felt and timber sarking.
	The roof over the rear extension is flat, assumed to be timber framed and clad externally with mineral roofing felt.
	The hot and cold water tanks are both situated in the roof space.
Rainwater fittings	Visually inspected with the aid of binoculars where required.
	The rainwater fittings are formed of PVC.
Main walls	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.
	The main walls are of stone construction, lined internally with lath and plaster or plasterboard and painted externally.
	The walls of the side and rear extensions appear to be of traditional cavity brick construction, plastered on hard internally and externally finished in render and paint.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The windows are double glazed in PVC frames and are predominantly of casement and tilt and turn styles. The main external access door is of PVC construction and incorporates double glazing.
	External fascia boards are formed of PVC.
External decorations	Visually inspected.
	As previously mentioned, the external walls have been painted.
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Conservatories / porches	Visually inspected.
	There are no conservatories, nor are there any porches.
Communal areas	Circulation areas visually inspected.
	There are no common use areas.
Garages and permanent	Visually inspected.
outbuildings	There are no garages.
	There is an attached, lean to garden store which is of bare stone construction with a model pitched and slated roof.
Outside areas and	Visually inspected.
boundaries	The subjects include surrounding private garden ground. The grounds are predominantly laid with grass, stone chips and some planted areas.
	There is a hardstanding driveway and parking area.
	Boundaries are predominantly defined by stone walls and post and wire fences.
	The subjects have open, elevated views over the surrounding fields and of the North Channel of the Irish Sea stretching to the Northern Ireland.
Ceilings	Visually inspected from floor level.
	The ceilings appear to be formed of lath and plaster and of plasterboard.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls appear to be of solid masonry construction and have been lined with lath and plaster or plastered on the hard surface.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	The floors are predominantly of suspended timber construction although the floors of the kitchen and bathroom and adjoining inner hallway appear to be of solid concrete construction. Full floor coverings were present which prevented an inspection of floor surfaces. No subfloor access was available.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The skirtings and architraves are formed of painted softwood. Interior doors are of flush, hollow timber design and have been painted.
	The kitchen is fitted with a range of floor and wall mounted cupboard units with fitted worktops and some integrated appliances including an oven, hob and inset sink unit.
Chimney breasts and	Visually inspected. No testing of the flues or fittings was carried out.
fireplaces	The chimney breast in the living room has been fitted with a solid fuel stove which has a back boiler. The stove sits on a stone/slate hearth.
Internal decorations	Visually inspected.
	The wall and ceiling surfaces have predominantly been papered, painted and tiled.
Cellars	Visually inspected where there was safe and purpose-built access.
	There are no cellars.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances.
	Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.
	Mains electricity is connected. The electricity meter serving the PV panels and consumer unit are situated in a cupboard in the inner hallway adjacent to the kitchen. The consumer unit is in a plastic casing and is fitted with circuit breakers. Wiring, where visible, is PVC sheathed and insulated and there are 13 amp square pin sockets. We understand that the mains supply electricity meter is situated in the neighbouring farm steading.
	There is an array of photovoltaic panels on the south-west projection of the roof which are connected to the dwelling's electricity supply.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances.
	Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.
	There is no gas connection to the subjects.

Water, plumbing and bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.		
	No tests whatsoever were carried out to the system or appliances.		
	The subjects are connected to a private water supply which is shared with the neighbouring farm. There is a UV filtration system in place which is situated on the south-western wall, externally.		
	Visible internal pipework was seen to be formed of copper and PVC.		
	An external tap is situated below the kitchen window.		
	A PVC cold water tank situated in the roof space.		
	An insulated hot water cylinder is also situated in the roof space.		
	Sanitary fittings in the bathroom consist of a WC, wash hand basin and a bath with an electric shower over.		
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.		
	No tests whatsoever were carried out to the system or appliances.		
	Central heating is provided by a solid fuel stove in the living room which has a back boiler. The stove serves radiators throughout the property and appears to be controlled by thermostatic radiator valves fitted to the radiators.		
	Hot water appears to be provided by the central heating stove and stored in the hot water cylinder which is also assumed to be fitted with an electric immersion heater.		
Drainage	Drainage covers etc were not lifted.		
	Neither drains nor drainage systems were tested.		
	Drainage is understood to be connected to a private septic tank which serves the subject property only and is situated at the north-west corner of the site.		

Fire, smoke and burglar alarms

Visually inspected.

No test whatsoever were carried out to any systems or appliances.

There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required.

The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022.

We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.

Smoke detectors are situated in the living room and inner hallways. A heat detector is situated in the kitchen. A carbon monoxide detector is situated in the living room.

Any additional limits to inspection

An inspection for Japanese Knotweed was not carried out.

This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property.

Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

At the time of inspection, the subjects were vacant and unfurnished although full floor coverings were present. Floor coverings restricted an inspection of floor surfaces. No subfloor access was available.

Windows and external doors were not all fully opened or tested.

The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.

My physical inspection of the roof void area was restricted due to insulation material and lack of suitable crawl boards. As a result the roof void area was only viewed from the access hatch.

My inspection of the roof covering was restricted from ground level and some parts were not visible. Surrounding buildings partially blocked sight lines. The flat roof coverings were not visible from ground level.

Those areas which were not inspected cannot be reported as being free from defect, and any comments regarding the condition of the property must be read in this context.

Sectional Diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the above 3 categories:

Category 3	Category 2	Category 1
to other parts of the property or cause a safety	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Structural movemen	t
Repair category:	
Notes:	No evidence of any recent, significant structural movement was noted to have affected the property, within the limitations of the inspection.

Dampness, rot and infestation		
Repair category:	2	
Notes:	Evidence of dampness was noted in patches to some areas at the base of the internal walls which is indicative of rising dampness. It should be appreciated that timbers such as floor timbers, and contact with damp walls are at increased risk of rot. A competent specialist damp contractor can be instructed to investigate the cause and full extent of dampness with the view to having any necessary remedial repairs carried out.	
	Evidence of wood boring insect infestation was noted to some accessible timbers within the roof space and to accessible roof timbers of the external store. We are advised that the sellers have treated some of the timbers, however, we are unaware of any professional guarantees for any treatment works. A competent specialist timber contractor can be instructed to investigate further and advise whether any treatment works are necessary.	

Chimney stacks		
Repair category:		
Notes:	Whilst no significant defects were noted, some erosion was noted to visible sections of the cement flaunching at the top of the chimney stacks. Future repair works to replace the flaunching may be anticipated.	

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Roofing including roof space	
Repair category:	2
Notes:	As previously mentioned, evidence of wood boring insect infestation was noted to some accessible timbers within the roof space which may require further investigation. Further discussion can be found above.
	Some occasional cracked corners of slates and slipped/displaced slates were noted which will require to be attended to as a matter of routine maintenance.
	Natural slates have an expected lifespan of up to 100 years or more depending on slate quality, source, thickness and cutting skill of the slater. Slates will deteriorate over time; nail fixings will corrode and loosen resulting in on-going maintenance requirements. Close quarter and disruptive inspections may reveal damage to roofing materials, especially where these are original. Regular maintenance should be anticipated particularly after adverse weather conditions.
	There are flat roofed sections over the extensions. Generally, flat roofs have a limited life and, depending on their age and the quality of workmanship, can fail at any time.

Rainwater fittings	
Repair category:	1
Notes:	No significant defects were noted.
	Weather conditions were dry at the time of inspection, thus restricting a full assessment of the effectiveness of the rainwater conductors.
	Rainwater conductors should be checked and cleaned out on a regular basis to ensure adequate disposal of surface water.

Main walls	
Repair category:	
Notes:	No significant defects were noted externally, however, as previously mentioned evidence of dampness was noted at the base of some of the main walls, internally. Further discussion can be found in the dampness, rot and infestation section above.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Windows, external doors and joinery	
Repair category:	1
Notes:	The window units are modern and appear to have been recently replaced. Windows were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions. Within the limitations of our inspection, no significant defects were noted.

External decorations	
Repair category:	
Notes:	No significant defects were noted.

Conservatories / porches	
Repair category:	
Notes:	Not applicable.

Communal areas	
Repair category:	
Notes:	Not applicable.

Garages and permanent outbuildings	
Repair category:	2
Notes:	As previously mentioned, evidence of wood boring insect infestation was noted to some of the roof timbers of the external store. Further investigation and treatment options can be provided by a competent timber specialist contractor.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Outside areas and boundaries	
Repair category:	1
Notes:	Whilst no significant defects were noted, it should be appreciated that regular ongoing maintenance will be required to outside areas and to boundary walls and fences.

Ceilings	
Repair category:	
Notes:	Whilst no significant defects were noted there are some minor hairline cracks and surface imperfections to areas of ceiling plaster.
	It should be appreciated that original plasterwork in a property of this age is likely to be fragile, particularly if disturbed or affected by moisture.

Internal walls	
Repair category:	1
Notes:	Whilst no significant defects were noted there are some minor hairline cracks and surface imperfections to areas of internal wall plaster.
	It should be appreciated that original plasterwork in a property of this age is likely to be fragile, particularly if disturbed or affected by moisture.

Floors including sub-floors	
Repair category:	
Notes:	Whilst no significant issues were noted, it should be appreciated that subfloor timbers are at risk of decay where in contact with damp walls.

Internal joinery and kitchen fittings	
Repair category:	
Notes:	Internal joinery and kitchen fittings are in fair condition relative to their age, normal wear and tear accepted.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Chimney breasts and fireplaces	
Repair category:	1
Notes:	A visual inspection revealed no obvious issues, although the fire was not lit at the time of inspection. Flues could not be inspected and have not been tested.
	We understand that the flue of the solid fuel stove was swept in April 2025. The certificate of chimney sweeping should be obtained by the purchasers.

Internal decorations	
Repair category:	
Notes:	Whilst internal decoration is largely a subjective matter, the subjects were found to be in reasonable decorative order.

Cellars	
Repair category:	
Notes:	Not applicable.

Electricity	
Repair category:	
Notes:	The electrical installations are along modern lines and we understand that an electrical installation condition report and in subsequent remedial electrical works were carried out within the last three years. Copies of the EICR and minor works certificate should be obtained by the purchasers.
	It should be noted that relevant trade associations recommend that electrical installations be checked every five years or on change of ownership, in order to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.

Category 3	Category 2	Category 1
to other parts of the property or cause a safety	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Gas	
Repair category:	
Notes:	Not applicable.

Water, plumbing and bathroom fittings		
Repair category:		
Notes:	Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric. Seals around baths and shower trays should be checked regularly to ensure that they remain in fully watertight condition.	
	We understand that an analysis of the private water supply was carried out in May 2025 with satisfactory results other than slightly lower pH levels. We understand that the low pH levels are not of immediate concern to the tester and that a re-mineralisation filter has been added to the supply to balance the pH level. Copies of recent test certification should be obtained by the purchasers.	

Heating and hot water	
Repair category:	
Notes:	It is assumed that the central heating and hot water systems have been properly installed and maintained in accordance with all current regulations, with particular emphasis on flueing and ventilation requirements.
	The most recent date of servicing should be confirmed, prior to making a commitment to purchase. If a satisfactory servicing within the past 12 months cannot be proven, then the heating system should be tested and serviced by a competent heating engineer.

Drainage	
Repair category:	
Notes:	From the surface, no significant defects were noted.

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above for detailed information.

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	
Communal areas	
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	
Electricity	1
Gas	
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

<u>Three steps or fewer to a main entrance door of the property:</u> In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

<u>Unrestricted parking within 25 metres:</u> For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coinoperated machines.

1. Which floor(s) is the living accommodation on?	Ground floor
2. Are there three steps or fewer to a main entrance door of the property?	[x]YES []NO
3. Is there a lift to the main entrance door of the property?	[]YES [x]NO
4. Are all door openings greater than 750mm?	[]YES [x]NO
5. Is there a toilet on the same level as the living room and kitchen?	[x]YES []NO
6. Is there a toilet on the same level as a bedroom?	[x]YES []NO
7. Are all rooms on the same level with no internal steps or stairs?	[x]YES []NO
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	[x]YES []NO

4. VALUATION AND CONVEYANCER ISSUES

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

The assumed tenure is absolute ownership.

The subjects are connected to a private septic tank which is understood to be situated at the north-west corner of the site. It is assumed that the tank is registered with SEPA. The position regarding age, construction and maintenance history should be confirmed.

We understand that there is a feed in tariff contract relating to the photovoltaic panels providing an annual income. Details of the feed in tariff in respect of the length of the contract remaining and the amount of the payments should be confirmed.

The subjects are connected to a private, shared water supply. Copies of the most recent analysis/testing should be obtained by the purchasers. Legal arrangements in respect of maintenance responsibilities and the apportionment of any costs should be confirmed.

The subjects are accessed via a shared, private road through a neighbouring farm steading. Legal arrangements in respect of rights of access and maintenance responsibilities should be confirmed.

Estimated re-instatement cost (£) for insurance purposes

445,000

The estimated reinstatement cost for insurance purposes is Four Hundred and Forty Five Thousand Pounds. This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a reinstatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.

Valuation (£) and market comments

245,000

The market value of the property as described in this report is Two Hundred and Forty Five Thousand Pounds

This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights.

Report author:	Scott Morton, BSc (Hons) MRICS
Company name:	Dumfries - Allied Surveyors Scotland Ltd

Address:	35 Buccleuch Street Dumfries DG1 2AB
Signed:	Electronically Signed: 291130-01e4e49b-e29d
Date of report:	26/06/2025

MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.





Mortgage Valuation Report					
Property:	Erin View Slockmill Drummore, Stranraer DG9 9HG	Client: Mr & I	Mrs. George & Shirley Sephton ership		
Date of Inspection:	23/06/2025	Reference:	NS/25/557		

This report has been prepared as part of the seller's instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising a potential lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

1.0 LOCATION

The subjects are situated in a remote rural location approximately 4 miles south-east of the village of Drummore. The subjects are surrounded by bare fields and agricultural land and are accessed by a shared, private road through the steading of the neighbouring farm. Nearby amenities are extremely limited with the most extensive amenities being available in the town of Stranraer approximately 20 miles north by road.

2.0	DESCRIPTION	2.1 Age:	The subjects are	
			understood to have	
			originally been constructed	
			in the 1850s.	

The subjects comprise a detached, single story cottage.

3.0 CONSTRUCTION

Roof - Pitched and tiled and flat and felted

Walls - Solid stone and cavity brick.

Floors - Suspended timber and solid concrete.

4.0 ACCOMMODATION

The accommodation comprises:

Ground Floor: Entrance hall, living room, kitchen, bathroom, store room/study, 3 bedrooms

Ground Floor: Entrance Hall, living room, kitchen, bathroom, store room/study, 3 bedrooms.									
5.0	SERVICES	SERVICES (No tests have been applied to any of the services)							
Water:	Private	Private Electricity: Mains Gas: None Drainage: To septic tank							
Central He	eating:	Solid fuel bad	ck boiler						
6.0	OUTBUILD	OUTBUILDINGS							
Garage: None									

Others:		None	
7.0 GENERAL CONDITION - A building survey has not been carried made of any woodwork, services or other parts of the property winaccessible. The report cannot therefore confirm that such parts defect. Failure to rectify defects, particularly involving water permore serious defects arising. Where defects exist and where reprospective purchasers are advised to seek accurate estimates. Contractors or Specialists before proceeding with the purchase.		CONDITION - A building survey has not been carried out, nor has any inspection been woodwork, services or other parts of the property which were covered, unexposed or The report cannot therefore confirm that such parts of the property are free from the to rectify defects, particularly involving water penetration may result in further and a defects arising. Where defects exist and where remedial work is necessary, burchasers are advised to seek accurate estimates and costings from appropriate or Specialists before proceeding with the purchase. Generally we will not test or report walls, fences, outbuildings, radon gas or site contamination.	
		al construction and materials and have, in general, been well maintained for one of its equiring repair and or maintenance were noted, including, but not limited to:	

- 1. Evidence of dampness was noted in patches to some areas at the base of the internal walls which is indicative of rising dampness. It should be appreciated that timbers such as floor timbers, and contact with damp walls are at increased risk of rot. A competent specialist damp contractor can be instructed to investigate the cause and full extent of dampness with the view to having any necessary remedial repairs carried out.
- 2. Evidence of wood boring insect infestation was noted to some accessible timbers within the roof space and to accessible roof timbers of the external store. We are advised that the sellers have treated some of the timbers, however, we are unaware of any professional guarantees for any treatment works. A competent specialist timber contractor can be instructed to investigate further and advise whether any treatment works are necessary.
- 3. Some occasional cracked corners of slates and slipped/displaced slates were noted which will require to be attended to as a matter of routine maintenance.

N/A

8.0	ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property)
None.	

9.0 ROADS & FOOTPATHS

8.1 Retention recommended:

The subjects are accessed via a shared, private road through a neighbouring farm steading. Legal arrangements in respect of rights of access and maintenance responsibilities should be confirmed.

10.0	BUILDINGS INSURANCE	445,000	GROSS EXTERNAL	131	Square		
	(£):		FLOOR AREA		metres		
	This figure is an opinion of an appropriate sum for which the property and substantial outbuildings						
	should be insured against to	otal destruction	on a re-instatement basis as	suming recons	struction of		
	the property in its existing de	esign and mate	erials. Furnishings and fittings	have not beer	n included.		
	No allowance has been included for inflation during the insurance period or during re-construction						
	and no allowance has been made for VAT, other than on professional fees. Further discussions with						
	your insurers is advised.						
11 0	GENERAL REMARKS						

11.0 | GENERAL REMARKS

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

The subjects are connected to a private septic tank which is understood to be situated at the north-west corner of the site. It is assumed that the tank is registered with SEPA. The position regarding age, construction and maintenance history should be confirmed.

We understand that there is a feed in tariff contract relating to the photovoltaic panels providing an annual income. Details of the feed in tariff in respect of the length of the contract remaining and the amount of the payments should be confirmed.

The subjects are connected to a private, shared water supply. Copies of the most recent analysis/testing should be obtained by the purchasers. Legal arrangements in respect of maintenance responsibilities and the apportionment of any costs should be confirmed.

12.0	VALUATION On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.					
12.1	Market Value condition (£)	•	245,000	Two Hundred and Forty Five Thousand Pounds		
12.2	Market Value on completion of essential works (£):		N/A			
12.3	Suitable security for normal mortgage purposes?		Yes			
12.4	Date of Valua	ation:	23/06/2025			
Signature:		Electronically	Signed: 29113	30-01e4e49b-e29d	<u></u>	
Surveyor:	Scott Morton		BSc (Hons) MRICS Date : 26/06/2025			26/06/2025
Dumfries - A	Allied Surveyor	rs Scotland L	td			
Office:	35 Buccleuch Street Dumfries DG1 2AB			Tel: 01387 254 425 Fax: email: dumfries@alliedsurveyorsscotland.com		

PART 3

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

Property address	Erin View Slockmill Drummore, Stranraer DG9 9HG
Customer	Mr & Mrs. George & Shirley Sephton
Customer address	Erin View Slockmill Drummore, Stranraer DG9 9HG
Prepared by	Scott Morton, BSc (Hons) MRICS Dumfries - Allied Surveyors Scotland Ltd

Energy Performance Certificate (EPC)

Dwellings

Scotland

Erin View, Slockmill, DG9 9HG

Dwelling type: Detached bungalow 23 June 2025 Date of assessment: Date of certificate: 30 June 2025 **Total floor area:** 102 m²

Primary Energy Indicator: 350 kWh/m²/year

Reference number: 2476-1020-2206-5015-8204 RdSAP, existing dwelling Type of assessment:

Approved Organisation: **Elmhurst**

Main heating and fuel: Boiler and radiators, dual fuel

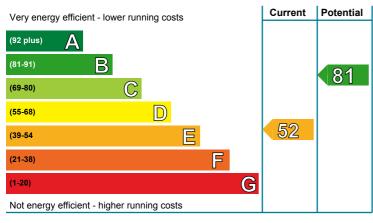
(mineral and wood)

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£9,045	See your recommendations
Over 3 years you could save*	£3,168	report for more information

^{*} based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

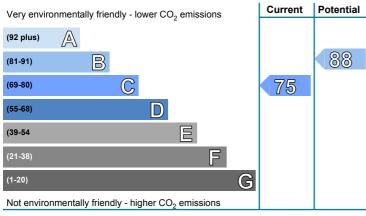


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is band E (52). The average rating for EPCs in Scotland is band D (61).

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is band C (75)

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Flat roof or sloping ceiling insulation	£900 - £1,200	£624.00
2 Cavity wall insulation	£900 - £1,500	£384.00
3 Internal wall insulation	£7,500 - £11,000	£1572.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE **DWELLING AND NOT BE REMOVED UNLESS IT IS** REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction. See the addendum section on the last page of this report for further information relating to items in the table.

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whin, as built, no insulation (assumed)	***	***
	Cavity wall, as built, no insulation (assumed)	***	***
Roof	Pitched, 200 mm loft insulation	★★★★ ☆	★★★★ ☆
	Flat, limited insulation	****	****
Floor	Suspended, no insulation (assumed)	_	_
	Solid, no insulation (assumed)	_	_
Windows	Fully double glazed	***	***
Main heating	Boiler and radiators, dual fuel (mineral and wood)	***	****
Main heating controls	TRVs and bypass	***	***
Secondary heating	None	_	_
Hot water	From main system, no cylinder thermostat	***	★★★★ ☆
Lighting	Good lighting efficiency	****	★★★★ ☆

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 29 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 2.9 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.4 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£7,812 over 3 years	£4,464 over 3 years	
Hot water	£1,047 over 3 years	£1,227 over 3 years	You could
Lighting	£186 over 3 years	£186 over 3 years	save £3,168
	Totals £9,045	£5,877	over 3 years

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

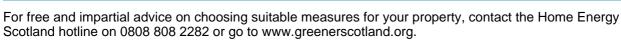
Recommended measures		Indicative cost	Typical saving	Rating after improvement	
		Indicative cost	per year	Energy	Environment
1	Flat roof or sloping ceiling insulation	£900 - £1,200	£208	D 56	C 77
2	Cavity wall insulation	£900 - £1,500	£128	D 59	C 78
3	Internal wall insulation	£7,500 - £11,000	£524	C 69	B 84
4	Floor insulation (suspended floor)	£5,000 - £10,000	£311	C 74	B 86
5	Solar water heating	£4,000 - £7,000	£-12	B 81	B 88

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

External insulation with cavity wall insulation

Choosing the right improvement package





About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

2 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

3 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

4 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

5 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present:

Solar photovoltaics

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	21,027.2	N/A	N/A	N/A
Water heating (kWh per year)	2,131.53			

Addendum

The assessment does not include any feed-in tariffs that may be applicable to this property.

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Mr. Scott Morton
Assessor membership number: EES/022127

Company name/trading name: Allied Surveyors Scotland Ltd

Address: 35 Buccleuch Street

Dumfries DG1 2AB 01387 2544

Phone number: 01387 254425

Email address: dumfries@alliedsurveyors.com

Related party disclosure: No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit greeners cotland.org or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Note for sellers

Property Questionnaire

Property Address	Erin View
	Slockmill
	Drummore, Stranraer
	DG9 9HG
Seller(s)	Shirley & George Sephton
Completion date of property questionnaire	27/06/2025

1. Length of ownership How long have you owned the property? 23 Years 2. Council tax Which Council Tax band is your property in? (Please circle) []A []B [x]C []D []E []F []G []H 3. **Parking** What are the arrangements for parking at your property? (Please tick all that apply) [] Garage Allocated parking space [] Driveway [x] Shared parking [] On street [] Resident permit [] Metered parking [] Other (please specify):

4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	[]YES [x]NO []Don't know
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	[]YES [x]NO
6.	Alterations/additions/extensions	
а	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	[]YES [x]NO
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[]YES[]NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[x]YES []NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	[x]YES []NO
	(ii) Did this work involve any changes to the window or door openings?	[]YES [x]NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	
	PVC Double glazed windows replaced with updated PVC double Glazed windows October 2025	
	Please give any guarantees which you received for this work to your solicitor or estate agent.	
7.	Central heating	_
а	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	[x]YES []NO

	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	solid fuel multi fuel burner	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?	
	2016	
	(ii) Do you have a maintenance contract for the central heating system?	[]YES [x]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
8.	Energy Performance Certificate Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES []NO
9.	Does your property have an Energy Performance Certificate which is	[x]YES []NO
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES []NO
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property Has there been any storm, flood, fire or other structural damage to your	
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property Has there been any storm, flood, fire or other structural damage to your property while you have owned it? If you have answered yes, is the damage the subject of any outstanding insurance claim?	[x]YES []NO
9. a	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property Has there been any storm, flood, fire or other structural damage to your property while you have owned it? If you have answered yes, is the damage the subject of any	[x]YES []NO
9. a	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property Has there been any storm, flood, fire or other structural damage to your property while you have owned it? If you have answered yes, is the damage the subject of any outstanding insurance claim?	[x]YES []NO []YES [x]NO []YES [x]NO
9. a	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property Has there been any storm, flood, fire or other structural damage to your property while you have owned it? If you have answered yes, is the damage the subject of any outstanding insurance claim? Are you aware of the existence of asbestos in your property?	[x]YES []NO []YES [x]NO []YES [x]NO

	Services	Connected	Supplier	
	Gas or liquid petroleum gas	N		
	Water mains or private water supply	Υ	Private water	supply
	Electricity	Υ	Scottish Pow	er
	Mains drainage	N		
	Telephone	Y	Wiring in hou	se no contract
	Cable TV or satellite	N		
	Broadband	Y	available but	no contract
b	Is there a septic tank system at your prop	perty?		[x]YES []NO
	If you have answered yes, please answe	r the two questic	ons below:	
	(i) Do you have appropriate consents for	the discharge from	om your septic	[x]YES []NO
	tank?	-		[]Don't know
	(ii) Do you have a maintenance contract	for your septic ta	nk?	[]YES [x]NO
	If you have answered yes, please give do which you have a maintenance contract:	etails of the com	pany with	
11.	Responsibilities for shared or commo	n areas		
a	Are you aware of any responsibility to co used jointly, such as the repair of a share boundary, or garden area?			[x]YES []NO
	If you have answered yes, please give de	etails:		[]Don't know
	Boundary fence and walls.			
b	Is there a responsibility to contribute to re roof, common stairwell or other common		nance of the	[]YES [x]NO
	If you have answered yes, please give de	etails:		[]N/A
С	Has there been any major repair or repla during the time you have owned the prop		art of the roof	[x]YES []NO
d	Do you have the right to walk over any of example to put out your rubbish bin or to			
	If you have answered yes, please give de	etails:		[x]YES []NO
	Access to house through farm steadings maintain services.	and access to re	epair and	

As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	[]YES [x]NO
in you have anowered yee, predee give detaile.	
As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.)	[]YES [x]NO
If you have answered yes, please give details:	
Charges associated with your property	
Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	[]YES [x]NO
	[]YES [x]NO
Is there a common buildings insurance policy?	[]Don't know
	[]DOITE KHOW
If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	
Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
Specialist works	
As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	[x]YES []NO
If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	
Chemical damp proof course to internal walls of small bedroom. April 25	
As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	[x]YES []NO
If you have answered yes, please give details:	
Old woodworm activity noticed, appears to be dormant. Woodworm treatment applied as a procautionary measure.	
If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[]YES [x]NO
If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	
	walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details: As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.) If you have answered yes, please give details: Charges associated with your property Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges: Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges? Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund. Specialist works As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property. Chemical damp proof course to internal walls of small bedroom. April 25 As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? If you have answered yes, please give details: Old woodworm activity noticed, appears to be dormant. Woodworm treatment applied as a procautionary measure. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking, if you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will als

14.	Guarantees		
а	Are there any guarantees or warranties for any of the following:		
(i)	Electrical work	[x]NO []YES []Don't know []With title deeds []Lost	
(ii)	Roofing	[x]NO []YES []Don't know []With title deeds []Lost	
(iii)	Central heating	[x]NO []YES []Don't know []With title deeds []Lost	
(iv)	National House Building Council(NHBC)	[x]NO []YES []Don't know []With title deeds []Lost	
(v)	Damp course	[x]NO []YES []Don't know []With title deeds []Lost	
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[x]NO []YES []Don't know []With title deeds []Lost	
b	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):		
С	Are there any outstanding claims under any of the guarantees listed above?	[]YES[]NO	
	If you have answered yes, please give details:		

15.	Boundaries		
	So far as you are aware, has any boundary of your property been	[]YES [x]NO	
	moved in the last 10 years?	[]Don't know	
	If you have answered yes, please give details:		
16.	Notices that affect your property		
In th	In the past three years have you ever received a notice:		
а	advising that the owner of a neighbouring property has made a planning application?	[]YES [x]NO	
b	that affects your property in some other way?	[]YES [x]NO	
С	that requires you to do any maintenance, repairs or improvements to your property?	[]YES [x]NO	
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.		

Declaration by the seller(s)/or other authorised body or person(s) I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.		
Signature(s):	George and Shirley Sephton	
Capacity:	[x]Owner	
Сарасіту.	[]Legally Appointed Agent for Owner	
Date: 27/06/2025		